

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Heather Nicole Winders  
Debtor

Case No. 23-02561-HWV  
Chapter 13

District/off: 0314-1  
Date Rcvd: Dec 06, 2023

User: AutoDocke  
Form ID: ntnew341

Page 1 of 3  
Total Noticed: 28

## CERTIFICATE OF NOTICE

The following symbols are used throughout this certificate:

**Symbol**      **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 08, 2023:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	Heather Nicole Winders, 18188 Fannettburg Rd W, Fannettburg, PA 17221-9752
5577321	Franklin County Tax Claim Bureau, 272 N 2nd St, Chambersburg, PA 17201-1642
5577330	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
5577332	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
5577334	Susqna Bank, Bb&t Credit Dispute Department, Wilson, NC 27894
5577336	Township of Metal, 17001 Fannettburg Rd E, Fannettburg, PA 17221
5577337	U.S. Attorney, Middle District of Pa., 235 N Washington Ave Ste 311, Scranton, PA 18503-1533

**TOTAL: 7**

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
5577316	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 06 2023 18:49:26	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
5580025	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 06 2023 18:48:40	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5577317	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 06 2023 18:49:06	Cbna, Attn: Centralized Bankruptcy/Citicorp, PO Box 790034, St Louis, MO 63179-0034
5577319	+ Email/Text: dylan.succa@commercialacceptance.net	Dec 06 2023 18:39:00	Commercial Acceptance Company, Attn: Bankruptcy Attn: Bankruptcy, 2300 Gettysburg Road , Suite 102, Camp Hill, PA 17011-7303
5577320	Email/Text: mrdiscen@discover.com	Dec 06 2023 18:39:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
5581153	+ Email/Text: mrdiscen@discover.com	Dec 06 2023 18:39:00	Discover Bank, P.O. Box 3025, New Albany OH 43054-3025
5577322	+ Email/Text: Bankruptcy@Freedommortgage.com	Dec 06 2023 18:39:00	Freedom Mortgage Corporation, Attn: Bankruptcy, 907 Pleasant Valley Ave, Ste 3, Mt Laurel, NJ 08054-1210
5577323	Email/Text: sbse.cio.bnc.mail@irs.gov	Dec 06 2023 18:39:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
5577318	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 06 2023 18:49:27	Chase Card Services, Attn: Bankruptcy P.O. 15298, Wilmington, DE 19850
5577324	Email/Text: PBNCNotifications@perituservices.com	Dec 06 2023 18:39:00	Kohls/Capital One, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
5577325	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Dec 06 2023 18:39:00	LoanCare LLC, Attn: Bankruptcy/Consumer Solution Dept, P.O. Box 8068, Virginia Beach, VA 23450-8068
5577326	+ Email/Text: Unger@Members1st.org	Dec 06 2023 18:39:00	Members 1st FCU, Attn: Bankruptcy 5000 Marketplace Way, Enola, PA 17025-2431

5577327	Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 06 2023 18:48:59	Merrick Bank/CCHoldings, Attn: Bankruptcy, P.O. Box 9201, Old Bethpage, NY 11804-9001
5577329	Email/Text: Bankruptcy@nafinc.com	Dec 06 2023 18:39:00	New American Funding, Attn: Bankruptcy Attn: Bankruptcy, 14511 Myford Rd , Ste 100, Tustin, CA 92780
5577328	Email/Text: Bankruptcies@nragroup.com	Dec 06 2023 18:39:00	National Recovery Agency, Attn: Bankruptcy, 2491 Paxton St, Harrisburg, PA 17111-1036
5577333	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 06 2023 18:49:31	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 150 Corporate Blvd, Norfolk, VA 23502-4952
5577331	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 06 2023 18:39:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
5577335	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 06 2023 18:49:29	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5577338	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Dec 06 2023 18:39:00	U.S. Bankcorp, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-7000
5577339	^ MEBN	Dec 06 2023 18:37:19	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
5577340	^ MEBN	Dec 06 2023 18:37:16	Westlake Portfolio Management, LLC, Attn: Bankruptcy, PO Box 76809, Los Angeles, CA 90076-0809

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 08, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 6, 2023 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWeef@pamd13trustee.com
Michael A. Cibik	on behalf of Debtor 1 Heather Nicole Winters mail@cibiklaw.com cibiklawpc@jubileeblk.net;cibiklaw@recap.email;ecf@kramerica.enterprises;ecf@michaelscottpaper.co;ecf@nalabean.gg
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

District/off: 0314-1

Date Rcvd: Dec 06, 2023

TOTAL: 3

User: AutoDocke

Form ID: ntnew341

Page 3 of 3

Total Noticed: 28

**UNITED STATES BANKRUPTCY COURT**  
**MIDDLE DISTRICT OF PENNSYLVANIA**

In re:

Heather Nicole Winders,

Chapter 13

**Debtor 1**

Case No. 1:23-bk-02561-HWV

**Notice**

**Notice is hereby given that:**

The previously scheduled 341 meeting of creditors has been rescheduled to:

Meeting held by Zoom, visit <a href="https://join.zoom.us">join.zoom.us</a> , Enter Meeting ID 890 248 6951, Click on Join using passcode 9568534732, or call 1-267-552-4885  For additional meeting information go to <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a>	Date: January 25, 2024  Time: 11:00 AM
--	--

**Address of the Bankruptcy Clerk's Office:**  
Sylvia H. Rambo US Courthouse  
1501 N. 6th Street  
Harrisburg, PA 17102  
(717) 901-2800

**For the Court:**  
Terrence S. Miller  
Clerk of the Bankruptcy Court:  
By: ChristinaEdris, Deputy Clerk

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: December 6, 2023

ntnew341 (09/23)